

**ABSTRACT**

A method for controlling credit card transactions includes establishing a transaction supporting banking account, a credit limit, and an active account portion of the banking account. Credit card transactions are limited to the active account through valid requests. Each transaction includes, validating a user credit card prior to the transaction and then presenting, audibly or on screen; activity options including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer Amount, Transaction History, Account History, and Set Zero Balance. By selecting one of the options the user may display a balance in the active account; a credit limit and a balance in the active account; possible transfer amount choices, a list of card transaction amounts or a list of credit transfers into the active account with corresponding dates and times of execution, and may set the active account balance to zero.